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S BUILDING BLOCKS STUDENT WORKSHEET

Handling a lost or stolen card

Because ATM, debit, and credit cards provide an easy way to get cash or make purchases, it's important to protect them and the card numbers from getting lost or stolen and to know what to do if this happens.

Instructions

- 1. Use the Internet resources below to research what to do for a lost or stolen card or card number and what protections you have if that happens.
- 2. Describe protections and liabilities that exist for unauthorized uses on a lost or stolen card or card number.
- 3. Be prepared to discuss your research findings with your teacher and classmates.



(1) To conduct research, use the following Internet resources:

- https://www.consumerfinance.gov/ask-cfpb/ the question-andanswer page of the Consumer Financial Protection Bureau's website. Look in the "Bank accounts and services" and "Credit cards" sections. or search for the terms "debit cards," "credit cards," and "ATM cards."
- A page on the Federal Trade Commission website addressing this topic: https://www.consumer.ftc.gov/articles/0213-lost-or-stolencredit-atm-and-debit-cards.

You should also visit the website for your own bank or credit union and credit card company to see what they recommend doing if your card or card number is lost or stolen.

What if my card or card number is lost or stolen?

List at least three things you should do if your ATM, credit, or debit card or card number has been lost or stolen.

How am I protected if my card or card number is lost or stolen?

Federal law protects people in case of unauthorized use of their lost or stolen ATM, credit, and debit cards or card numbers. Your protection against liability for unauthorized uses depends on the type of card – and when you report the loss.

Describe the protections and liabilities that exist for unauthorized uses on a lost or stolen card or card number. Write your answer in the space below or on a separate piece of paper.